

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: SOCHACZ, LUISA	§ Case No. 09-17001
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Debtor(s)	§

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that DAVID P. LEIBOWITZ, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 on 03/16/2010 in Courtroom 644, United States Courthouse, Everett McKinley Dirksen United States Courthouse  
219 South Dearborn Street  
Chicago, IL 60604 .

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 02/11/2010 By: /s/DAVID P. LEIBOWITZ  
Trustee

DAVID P. LEIBOWITZ  
420 W. Clayton Street  
Waukegan, IL 60085-4216  
(847) 249-9100

In re: SOCHACZ, LUISA

§ Case No. 09-17001

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Debtor(s)

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$ 5,000.57  
*and approved disbursements of* \$ 0.00  
*leaving a balance on hand of* <sup>1</sup> \$ 5,000.57

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	N/A

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
Trustee <u>DAVID P. LEIBOWITZ</u>	\$ 1,250.06	\$ 115.07
Attorney for trustee <u>Lakelaw</u>	\$ 615.00	\$
Appraiser _____	\$	\$
Auctioneer _____	\$	\$
Accountant _____	\$	\$
Special Attorney for trustee _____	\$	\$
Charges, <u>U.S. Bankruptcy Court</u>	\$	\$
Fees, <u>United States Trustee</u>	\$	\$
Other _____	\$	\$

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

<i>Attorney for debtor</i>	\$ _____	\$ _____
<i>Attorney for</i>	\$ _____	\$ _____
<i>Accountant for</i>	\$ _____	\$ _____
<i>Appraiser for</i>	\$ _____	\$ _____
<i>Other</i>	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$3,000.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
10	<u>Internal Revenue Service</u>	\$ 3,000.00	\$ 3,000.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 178,221.38 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
1	Wells Fargo Financial <u>Leasing, Inc.</u>	\$ 38,181.95	\$ 4.39
2	<u>Citibank South Dakota NA</u>	\$ 75,970.46	\$ 8.71
3	CAPITAL ONE BANK (USA), N.A.	\$ 2,104.18	\$ 0.24
4	<u>American Express Bank FSB</u>	\$ 3,689.63	\$ 0.42
5	<u>Chase Bank USA, N.A.</u>	\$ 13,774.04	\$ 1.58
6	<u>Chase Bank USA NA</u>	\$ 3,253.69	\$ 0.37
7	FIA CARD SERVICES, <u>NA/BANK OF AMERICA</u>	\$ 5,723.34	\$ 0.66
8	Recovery Management Systems Corporation for GE <u>Money Bank</u>	\$ 18,692.28	\$ 2.14
9	PYOD LLC its successors and <u>assigns as assignee of citibank</u>	\$ 1,039.50	\$ 0.12
11	US Bancorp Manifest Funding Services	\$ 15,792.31	\$ 1.81

\*Proposed Payment to creditors under \$5.00 will be paid to the Bankruptcy Clerk.

Tardily filed claims of general (unsecured) creditors totaling \$ 21,537.28 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>12</u>	<u>Inovative Bank</u>	<u>\$ 21,537.28</u>	<u>\$ 0.00</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
		<u>N/A</u>	

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 0.00.

Prepared By: /s/DAVID P. LEIBOWITZ  
Trustee

DAVID P. LEIBOWITZ  
420 W. Clayton Street  
Waukegan, IL 60085-4216  
(847) 249-9100

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

## CERTIFICATE OF NOTICE

District/off: 0752-1  
Case: 09-17001User: mgonzalez  
Form ID: pdf006Page 1 of 2  
Total Noticed: 61

Date Rcvd: Feb 12, 2010

The following entities were noticed by first class mail on Feb 14, 2010.

db +Luisa Sochacz, 2016 Garden Terrace, Hoffman Estates, IL 60169-2514  
 aty Carrie A Zuniga, Leibowitz Law Center, 420 West Clayton Street, Waukegan, IL 60085-4216  
 aty +Konstantine T. Sparagis, Law Offices of Konstantine Sparagis P C, 8 S Michigan Ave 27th Fl, Chicago, IL 60603-3357  
 tr +David P Leibowitz, ESQ, Leibowitz Law Center, 420 Clayton Street, Waukegan, IL 60085-4216  
 13899155 +Accounts Receivable Management, P.O. Box 129, Thorofare, NJ 08086-0129  
 13899156 +Alexian Brothers, 1555 Barrington Rd., Schaumburg, IL 60169-1019  
 13899157 +American Express, c/o Beckett and Lee, P.O. Box 3001, Malvern, PA 19355-0701  
 14297559 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 13899158 +American National Bank & Trust, 628 Main St., Danville, VA 24541-1333  
 13899159 +Anna M. Pelak, D.D.S. & Assoc., 647 1st Bank Dr., Palatine, IL 60067-8137  
 14756406 +BAC Home Loan Servicing, LP, 7105 Corporate Drive, Plano, TX 75024-4100  
 13899160 +Bac/Fleet Bankcard, P.O. Box 26012, Greensboro, NC 27420-6012  
 13899161 +Banco Popular, P.O. Box 690547, Orlando, FL 32869-0547  
 13899166 +Bank of America, Attn: Bankruptcy Dept., 475 Crosspoint Pkwy., Getzville, NY 14068-1609  
 13899168 +Bank of America, Bankcard Center, P.O. Box 15184, Wilmington, DE 19850-5184  
 13899173 +Bass & Associates, 3936 E. Fort Lowell Rd., Ste. 200, Tucson, AZ 85712-1083  
 13899175 +Blitt & Gaines, P.C., 661 Glen Ave., Wheeling, IL 60090-6017  
 14297295 +CAPITAL ONE BANK (USA), N.A., C/O TSYS DEBT MANAGEMENT (TDM), PO BOX 5155, NORCROSS, GA 30091-5155  
 13899176 +Capital 1 Bank, Attn: TSYS Debt Management, P.O. Box 5155, Norcross, GA 30091-5155  
 13899178 +Chase, Attn: Bankruptcy Dept., P.O. Box 15298, Wilmington, DE 19850-5298  
 14355795 Chase Bank USA NA, PO BOX 15145, Wilmington, DE 19850-5145  
 14322151 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
 13899179 +Citi, Attn: Centralized Bankruptcy, P.O. Box 20507, Kansas City, MO 64195-0507  
 13899180 +Citi/Sears, Card Service Center, P.O. Box 6276, Sioux Falls, SD 57117-6276  
 14270395 +Citibank South Dakota NA, 1000 Technology Dr, MS 504, OFallon, MO 63368-2239  
 13899181 +Citibank, N.A., Business Banking, P.O. Box 9241, Uniondale, NY 11555-9241  
 13899182 +Citibank/The Home Depot, Attn: Centralized Bankruptcy, P.O. Box 20507, Kansas City, MO 64195-0507  
 13899183 +Client Services, Inc., 3451 Harry Truman Blvd., Saint Charles, MO 63301-9816  
 14412152 FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809, Oklahoma City, OK 73124-8809  
 13899184 +Fabio Herrera, c/o Kyle M. Kinzy, 804 E. Park Ave., Ste. 103, Libertyville, IL 60048-2901  
 13899185 +Fifth Third Bank, C/O Bankruptcy Dept. MDROPS05, 1850 East Paris, Grand Rapids, MI 49546-6210  
 13899195 +Global Credit Collection Corp., 300 International Dr., Ste. 100, Buffalo, NY 14221-5783  
 13899196 +HSBC Best Buy, Attn: Bankruptcy, P.O. Box 6985, Bridgewater, NJ 08807-0985  
 13899197 HSBC Best Buy, Attn: Bankruptcy, P.O. Box 15522, Wilmington, DE 19850  
 13899198 ++ILLINOIS DEPARTMENT OF REVENUE, P O BOX 64338, CHICAGO IL 60664-0338  
 (address filed with court: Illinois Department of Revenue, Bankruptcy Section, Level 7-425, 100 W. Randolph St., Chicago, IL 60601)  
 13899202 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126, PHILADELPHIA PA 19114  
 (address filed with court: Internal Revenue Service, Mail Stop 5010 CHI, 230 S. Dearborn Street, Chicago, IL 60604)  
 13899199 +Imperial Realty Company, 4747 W. Peterson Ave., Chicago, IL 60646-5736  
 13899200 +Inovative Bank, 360 14th St., Oakland, CA 94612-3200  
 13899203 +Katz Law Office, Ltd., 2408 W. Cermak Rd., Chicago, IL 60608-3704  
 13899204 +Kyle M. Kinzy, Esq., 804 E. Park Ave., Ste. 103, Libertyville, IL 60048-2901  
 13899205 +Lathrop & Gage, LLP, Pierre Laclede Center, 7701 Forsyth Blvd., Ste. 400, Saint Louis, MO 63105-1818  
 13899207 +NCO Financial Systems, Inc., P.O. Box 15773, Wilmington, DE 19850-5773  
 13899206 +National City, Attn: Bankruptcy Dept., 6750 Miller Rd., Brecksville, OH 44141-3239  
 13899208 +PC Mall, 1450 Channel Pkwy., Marshall, MN 56258-4005  
 13899209 +PRO Consulting Services, Inc., C/O Collection Division, P.O. Box 66768, Houston, TX 77266-6768  
 14453149 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
 13899210 +Reflejos, 155 E. Algonquin Rd., Arlington Heights, IL 60005-4617  
 13899211 +Riexinger & Assoc., LLC, P.O. Box 956188, Duluth, GA 30095-9504  
 13899212 +Robert Morris College, 401 S. State St., Chicago, IL 60605-1225  
 13899213 +Staples Credit Plan, Dept. 51, P.O. Box 689020, Des Moines, IA 50368-9020  
 13899214 +The Chaet Kaplan Baim Firm, 30 N. LaSalle St., Ste. 1520, Chicago, IL 60602-3387  
 13899215 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: US Bank, Attn: Bankruptcy Dept., P.O. Box 5229, Cincinnati, OH 45201)  
 14574252 +US Bancorp Manifest Funding Services, 1450 Channel Parkway, Marshall, MN 56258-4005  
 13899216 +US Bank/Menards, Attn: Bankruptcy Dept., P.O. Box 5229, Cincinnati, OH 45201-5229  
 13899217 +Veolia Environmental Svcs., 4612 W. Lake St., Melrose Park, IL 60160-2747  
 13899218 +Washington Mutual/Providian, Attn: Bankruptcy Dept., P.O. Box 10467, Greenville, SC 29603-0467  
 13899224 +Wells Fargo, P.O. Box 60510, Los Angeles, CA 90060-0510  
 14025965 +Wells Fargo Financial Leasing, Inc., 800 Walnut Street, MAC F4031-050, Des Moines, IA 50309-3605  
 13899225 +Wells Fargo Financial Leasing, Inc., Attn: Rocky W. Hardy, 800 Walnut St., MAC F4031-050, Des Moines, IA 50309-3891

District/off: 0752-1  
Case: 09-17001

User: mgonzalez  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 61

Date Rcvd: Feb 12, 2010

The following entities were noticed by electronic transmission (continued)

The following entities were noticed by electronic transmission on Feb 13, 2010.

13899194 +E-mail/PDF: gecscedi@recoverycorp.com Feb 13 2010 11:27:42 GEMB/Care Credit,  
Attn: Bankruptcy, P.O. Box 103106, Roswell, GA 30076-9106  
14450615 +E-mail/PDF: rmscscedi@recoverycorp.com Feb 13 2010 11:27:42  
Recovery Management Systems Corporation, For GE Money Bank, dba CARE CREDIT/GEMB,  
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13899162\* +Banco Popular, P.O. Box 690547, Orlando, FL 32869-0547  
13899163\* +Banco Popular, P.O. Box 690547, Orlando, FL 32869-0547  
13899164\* +Banco Popular, P.O. Box 690547, Orlando, FL 32869-0547  
13899165\* +Banco Popular, P.O. Box 690547, Orlando, FL 32869-0547  
13899167\* +Bank of America, Attn: Bankruptcy Dept., 475 Crosspoint Pkwy., Getzville, NY 14068-1609  
13899169\* +Bank of America, Attn: Bankruptcy Dept., 475 Crosspoint Pkwy., Getzville, NY 14068-1609  
13899170\* +Bank of America, Attn: Bankruptcy Dept., 475 Crosspoint Pkwy., Getzville, NY 14068-1609  
13899171\* +Bank of America, Attn: Bankruptcy Dept., 475 Crosspoint Pkwy., Getzville, NY 14068-1609  
13899172\* +Bank of America, Attn: Bankruptcy Dept., 475 Crosspoint Pkwy., Getzville, NY 14068-1609  
13899174\* +Bass & Associates, 3936 E. Fort Lowell Rd., Ste. 200, Tucson, AZ 85712-1083  
13899177\* +Capital 1 Bank, Attn: TSY'S Debt Management, P.O. Box 5155, Norcross, GA 30091-5155  
13899186\* +Fifth Third Bank, C/O Bankruptcy Dept. MDROPS05, 1850 East Paris,  
Grand Rapids, MI 49546-6210  
13899187\* +Fifth Third Bank, C/O Bankruptcy Dept. MDROPS05, 1850 East Paris,  
Grand Rapids, MI 49546-6210  
13899188\* +Fifth Third Bank, C/O Bankruptcy Dept. MDROPS05, 1850 East Paris,  
Grand Rapids, MI 49546-6210  
13899189\* +Fifth Third Bank, C/O Bankruptcy Dept. MDROPS05, 1850 East Paris,  
Grand Rapids, MI 49546-6210  
13899190\* +Fifth Third Bank, C/O Bankruptcy Dept. MDROPS05, 1850 East Paris,  
Grand Rapids, MI 49546-6210  
13899191\* +Fifth Third Bank, C/O Bankruptcy Dept. MDROPS05, 1850 East Paris,  
Grand Rapids, MI 49546-6210  
13899192\* +Fifth Third Bank, C/O Bankruptcy Dept. MDROPS05, 1850 East Paris,  
Grand Rapids, MI 49546-6210  
13899193\* +Fifth Third Bank, C/O Bankruptcy Dept. MDROPS05, 1850 East Paris,  
Grand Rapids, MI 49546-6210  
13899201\* +Inovative Bank, 360 14th St., Oakland, CA 94612-3200  
13899219\* +Washington Mutual/Providian, Attn: Bankruptcy Dept., P.O. Box 10467,  
Greenville, SC 29603-0467  
13899220\* +Washington Mutual/Providian, Attn: Bankruptcy Dept., P.O. Box 10467,  
Greenville, SC 29603-0467  
13899221\* +Washington Mutual/Providian, Attn: Bankruptcy Dept., P.O. Box 10467,  
Greenville, SC 29603-0467  
13899222\* +Washington Mutual/Providian, Attn: Bankruptcy Dept., P.O. Box 10467,  
Greenville, SC 29603-0467  
13899223\* +Washington Mutual/Providian, Attn: Bankruptcy Dept., P.O. Box 10467,  
Greenville, SC 29603-0467

TOTALS: 0, \* 25

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 14, 2010

Signature:

